

Research Horizon

ISSN: 2808-0696 (p), 2807-9531 (e)

Research Horizon

Volume: 06

Issue: 01

Year: 2026

Page: 593-606

Citation:

Ridho, R. T. (2026).

Women's empowerment strategies and family economic resilience through MSMEs: A SWOT analysis. *Research Horizon*, 6(1), 593-606.

Article History:

Received: January 16, 2026

Revised: February 12, 2026

Accepted: February 27, 2026

Online since: February 28, 2026

Women's Empowerment Strategies and Family Economic Resilience through MSMEs: A SWOT Analysis

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Abstract

Women's participation in MSMEs plays a vital role in strengthening household welfare and local economic resilience in Indonesia. This study analyzes women's empowerment strategies through the Muslimat Nahdlatul Ulama (NU) organization in Bandung City to enhance family economic resilience, focusing on MSMEs. Employing a qualitative approach via case study and SWOT analysis along with IFAS and EFAS matrices, the research identifies external opportunities such as local government policy support, growth in creative MSME sectors, digital technology utilization, societal interest in halal or local products, and partnerships with sharia financial institutions. However, external threats include intense competition in urban MSMEs, economic instability and price fluctuations, rapid technological changes, and dependency on external aid. The results demonstrate that integrating NU's religious values with empowerment programs effectively strengthens holistic family economic independence. The conclusion emphasizes the need for synergy between micro-financial management and macro support through stakeholder collaboration for sustainability. Recommendations include ongoing mentoring and the establishment of a dedicated coordination institution.

Keywords

Family Economic Resilience, Muslimat Nahdlatul Ulama, SWOT Analysis, Women's Empowerment.

1. Introduction

The issue of women's empowerment has become a central concern in the global development agenda, particularly within the framework of the Sustainable Development Goals (SDGs), which emphasize poverty eradication and gender equality as essential for inclusive social and economic development (Lee et al., 2016; Setianingias et al., 2019). In Indonesia, this commitment is reinforced through gender mainstreaming policies that ensure equal access, participation, and control over development resources for both men and women (Republic of Indonesia, 2000; Dini et al., 2020). With a relatively balanced population, women play a strategic role not only as beneficiaries but also as active agents of change. One concrete approach to empower women economically is through entrepreneurship education, which helps them develop business skills, create employment opportunities, achieve economic independence, and contribute to sustainable economic growth (Djati et al., 2024).

Women play a vital role in strengthening family resilience, particularly in the economic dimension. Women's empowerment encompasses the enhancement of access to resources, decision-making capacity, and participation in economic activities, enabling them to contribute more effectively to household welfare (Tahir & Raharja, 2021; Priyono & Latifah, 2023). The family, as the smallest unit of society, serves as the foundation for social stability and national resilience. However, current conditions indicate that family economic independence remains a significant challenge. The Family Development Index highlights that economic resilience is still relatively weak, making households vulnerable to various socio-economic pressures (Yuliati et al., 2024; Puspitawati, 2013).

In practice, several interrelated issues continue to hinder family economic resilience in Indonesia. Low financial literacy often leads to consumptive behavior and dependence on debt, while inflation reduces purchasing power and increases the burden of meeting basic needs. Additionally, employment instability, including layoffs, further exacerbates financial vulnerability. These conditions not only weaken household economic stability but also contribute to social problems such as domestic conflict and rising divorce rates, where economic factors are among the dominant causes (Ditjen Badilag, 2024). This phenomenon highlights a critical gap between policy commitments to empowerment and the reality of persistent economic challenges at the family level.

From a socio-religious perspective, Islam emphasizes the importance of productive effort and responsible financial management for both men and women. Religious values provide a normative foundation that supports women's participation in economic activities while maintaining family harmony (Shihab, 2000; Engineer, 2003; Afdawaiza et al., 2025). In this context, religious-based social organizations play a strategic role in bridging the gap between empowerment policies and grassroots implementation. Muslimat Nahdlatul Ulama (NU), as one of the largest women's organizations in Indonesia, has actively contributed to women's empowerment through programs in education, social services, and economic development (Srimulyani, 2012).

In Bandung City, Muslimat NU implements various initiatives such as skills training, spiritual development, and micro-business empowerment programs aimed at enhancing women's independence and supporting family economic resilience (Mumfarida, 2024; Wulandari & Soimah, 2025). These initiatives are aligned with broader organizational strategies that emphasize human resource development, entrepreneurship, and strategic partnerships (PB Nahdlatul Ulama, 2025). From a theoretical perspective, this aligns with structural functionalism, which views social institutions as essential actors in maintaining social stability and addressing societal challenges (Ife et al., 2008; Parsons, 2013; Ritzer & Stepnisky, 2021). However,

despite the existence of such programs, there remains limited understanding of how women's empowerment strategies within religious organizations concretely contribute to strengthening family economic resilience, particularly when viewed through a strategic analytical framework.

Previous studies have generally examined women's empowerment or family resilience separately, with limited integration of both variables within the context of religious organizations and strategic analysis tools (Walsh, 2021). This indicates a research gap in understanding the interaction between empowerment strategies, supporting and inhibiting factors, and their impact on family economic resilience. Therefore, this study offers novelty by integrating a qualitative case study approach with SWOT analysis to systematically identify internal and external factors influencing empowerment efforts within Muslimat NU.

Based on this background, the study seeks to analyze women's empowerment strategies implemented by Muslimat NU in Bandung City and their role in enhancing family economic resilience. It also aims to identify the supporting and inhibiting factors affecting these strategies and to examine how organizational efforts can address economic inequalities at the family level. Accordingly, the research questions focus on how women's empowerment is carried out within Muslimat NU, how it contributes to family economic resilience, and what strategic factors determine its effectiveness.

2. Literature Review

2.1. Women's Empowerment and Strategic Role in Economic Development

Women's empowerment refers to the ability of individuals to control their lives, access resources, and make independent decisions. It is a transformative process that includes raising awareness, developing capacities, and encouraging participation in decision-making to improve individual and social welfare, particularly in overcoming poverty (Ife et al., 2008). As a systematic and sustainable agenda, women's empowerment requires collaboration between government and society to enhance family and community well-being while promoting active participation in development (Parawansa & Ramli, 2006).

Women's empowerment plays a crucial role in strengthening the capacity of vulnerable groups to meet basic needs, access productive resources, and increase income (Priyono & Pranarka, 1996). It also enhances self-confidence, independence, and participation in social and economic activities, contributing to broader development outcomes such as poverty reduction and improved social welfare (Hutagalung, 2022). Strategically, empowerment involves ensuring equal access to resources, active participation, control over resource utilization, and fair distribution of benefits (Dwijowijoto, 2008b). The process includes prioritizing women, providing access and capacity-building, and ensuring protection until independence is achieved (Dwijowijoto, 2008a). Ultimately, women's empowerment aims to create individuals and communities with the knowledge, skills, and confidence needed to achieve economic independence and sustainable social development (Ife et al., 2008).

2.2. Role of Muslimat NU in Women's Economic Empowerment

Religious-based organizations play a significant role in promoting women's empowerment, particularly in societies where cultural and spiritual values strongly influence social structures. Muslimat Nahdlatul Ulama (NU), as one of the largest Islamic women's organizations in Indonesia, serves as a strategic platform for enhancing women's participation in social, economic, and religious activities. Through its community-based approach, Muslimat NU facilitates empowerment by integrating religious values with practical economic initiatives, enabling women to improve their capabilities and independence (Wulandari & Soimah, 2024).

Empowerment programs implemented by Muslimat NU include skills training, entrepreneurship development, and micro-business support, which contribute to increasing women's income and improving household welfare. These initiatives also enhance women's awareness, participation, and decision-making capacity within both family and community contexts. In addition, religious activities such as recitations and spiritual guidance strengthen moral values and social cohesion, which further support sustainable empowerment processes (Ulinuha & Mizani, 2023).

Recent studies highlight that Islamic women's organizations, including Muslimat NU and similar institutions, have adapted to socio-economic changes by incorporating entrepreneurship and digital-based empowerment strategies. This transformation enables them to remain relevant in addressing contemporary challenges such as economic inequality and technological change (Isnaeniah et al., 2025). Therefore, Muslimat NU not only functions as a religious institution but also as a key agent in strengthening women's economic empowerment and family resilience.

2.3. SWOT Analysis in Community-Based Empowerment Strategies

SWOT analysis is a strategic planning tool used to identify internal strengths and weaknesses, as well as external opportunities and threats, in order to support effective decision-making. In the context of community-based empowerment, SWOT analysis provides a systematic framework to evaluate organizational capacity and environmental conditions, enabling the formulation of appropriate and sustainable strategies (Helms & Nixon, 2010). This approach is particularly relevant for empowerment programs that involve multiple stakeholders and dynamic socio-economic environments.

In women's empowerment studies, strategic analysis is essential to understand the factors influencing program success and sustainability. For instance, empowerment initiatives based on Islamic community development emphasize the importance of integrating internal capacities, such as social capital and organizational commitment, with external opportunities like access to markets, financial institutions, and digital technology (Ghaliyati et al., 2025). At the same time, challenges such as limited innovation, low participation, and external economic pressures may hinder the effectiveness of empowerment strategies (Wulandari & Soimah, 2024).

Furthermore, SWOT analysis can be strengthened through tools such as IFAS and EFAS matrices to quantify internal and external factors, providing a more structured basis for strategic decision-making. By applying this approach, researchers and practitioners can identify priority strategies that align organizational strengths with emerging opportunities while minimizing risks (Dyson, 2004). Therefore, SWOT analysis is a relevant and effective method for analyzing women's empowerment strategies in community-based organizations and enhancing their contribution to family economic resilience.

3. Methods

This study employed a qualitative research approach with a case study design to provide an in-depth understanding of women's empowerment strategies through Muslimat NU in Bandung City. The case study design was selected because it allows the researcher to explore complex social phenomena within their real-life context, particularly focusing on the organizational practices and strategic interventions of Muslimat NU that aim to strengthen family economic resilience. By using a qualitative approach, the study emphasized rich, descriptive data that capture participants' experiences, perceptions, and insights regarding empowerment programs and challenges faced in implementation.

The primary data sources consisted of key informants who possess competence and direct involvement in the implementation of women's empowerment programs. These included the Chair of Muslimat NU Bandung, program coordinators, and selected members actively participating in micro-business and skill development initiatives. Participants were selected using purposive sampling, which ensured that the informants had sufficient knowledge and experience to provide meaningful and relevant information about organizational strategies, operational strengths and weaknesses, and contextual challenges (Palinkas et al., 2015). Secondary data sources included organizational documents, reports on program outcomes, policy guidelines, and records of previous training and empowerment activities, which complemented and triangulated primary data.

Data collection techniques involved semi-structured interviews, observation of organizational activities, and document analysis. Interviews were conducted to gain detailed insights into the design, implementation, and evaluation of empowerment programs, while observations allowed the researcher to understand the dynamics of participation and resource utilization. Document analysis provided historical and procedural context, enabling the validation of findings from interviews and observations.

For data analysis, a SWOT framework was applied, incorporating IFAS (Internal Strategic Factors Analysis Summary) to evaluate internal strengths and weaknesses and EFAS (External Strategic Factors Analysis Summary) to assess external opportunities and threats. This analytical approach allowed the study to systematically identify strategic factors that influence the effectiveness of women's empowerment initiatives and to formulate recommendations for enhancing organizational impact and sustainability.

4. Results

4.1. Evaluation of Internal Factor

The results of the in-depth interviews and subsequent analysis conducted with the Chairwoman of Muslimat NU offer a comprehensive overview of the various strengths, weaknesses, opportunities, and threats associated with the organization's strategies for women's empowerment. These insights particularly highlight initiatives and programs designed to enhance the economic resilience of families, providing a clearer understanding of both the internal capabilities and external challenges that influence the effectiveness of these empowerment efforts.

Table 1. IFAS Factor Assessment

Item	Internal Strategy Factors	Rating	Weight	Score (RxW)	Description
Strength	Various training programs (preaching, sewing, entrepreneurship)	4	0.15	0.6	Improving members' skills
	Extensive organizational network (headquarters–branches–sub-branches)	4	0.14	0.56	Facilitates coordination
	Solid and united membership base (<i>lillāhita'āla</i>)	4	0.13	0.52	Strong social capital
	Religious values & charismatic leadership	3	0.12	0.36	Increasing loyalty
	Family income of members	3	0.11	0.33	Economic support

Item	Internal Strategy Factors	Rating	Weight	Score (R×W)	Description
	Diversification of income sources	3	0.1	0.3	Reducing economic risk
Total Strength			0.75	2.67	
Weakness	Resource constraints	2	0.08	0.16	Development barriers
	Low network/member participation	2	0.07	0.14	Program is not evenly distributed
	Ability to meet basic needs	2	0.06	0.12	Economic vulnerability
	Weak financial management	1	0.04	0.04	Need for financial literacy
Total Weakness			0.25	0.46	
Total IFAS Score			1	3.13	

Based on Table 1, the Internal Factor Analysis Summary (IFAS), efforts to empower women in improving the economic resilience of Muslimat Nahdlatul Ulama are in a strong internal condition. This is reflected in the total IFAS score of 3.13, which exceeds the threshold value of 2.5. This achievement shows that the potential internal strength of the organization is greater than its various weaknesses.

One of the main strengths of Muslimat NU lies in the variety of training programs it organizes, including training in preaching, sewing skills, and entrepreneurship. These programs play an important role in improving the competence and capacity of members, thereby encouraging Muslimat NU women to play a more active and economically independent role. This factor is highly regarded as it is considered strategic in supporting the economic independence of members. In addition, Muslimat NU has an extensive organizational network, covering the central, branch, and sub-branch levels, which is a structural strength in the implementation of empowerment activities. The existence of this network facilitates the dissemination of programs, business assistance, and a more equitable flow of economic information. This strength is further reinforced by the solidarity and unity of members based on a spirit of sincerity, which forms social capital in the form of solidarity and a culture of mutual cooperation in joint economic activities. Another equally important strength is strong religious values and charismatic leadership, which are able to maintain the loyalty and commitment of members to the organization. These religious values not only serve as an identity, but also as ethical guidelines in carrying out economic activities. In addition, the income of members' families and the diversity of income sources also support economic resilience, as members do not depend on a single source of income and are relatively more adaptable to economic pressures.

Despite being supported by various forces, Muslimat NU still faces a number of internal weaknesses. One of the main obstacles is limited resources, both in terms of capital, facilities, and business support facilities. These limitations have the potential to hamper the development of women's economic activities if they are not accompanied by adequate support or effective management. Another weakness is evident in the suboptimal participation of some networks and members in economic empowerment programs, so that the implementation of the program has not been felt evenly across all levels of the organization. In addition, there are still members who have difficulty in consistently meeting their basic needs, which makes the economic resilience of their families vulnerable to changes in economic conditions. Another issue that needs serious attention is the weak management of family and business finances.

4.2 Evaluation of External Factors

The external environment of Muslimat NU Kota Bandung presents both opportunities and threats for women's empowerment. Key opportunities include government support for women's MSMEs, the growing creative economy, digital technology development, high demand for halal products, and partnerships with Islamic financial institutions. Meanwhile, threats such as intense competition, economic instability, rapid technological change, and reliance on external assistance may challenge program effectiveness.

Table 2. EFAS Factor Assessment

Item	External Strategy	Rating	Weight	Score (Weight x Rating)	Description
Opportunity	Government policy support for	4	0.15	0.6	Training and
	Growth of the creative economy and MSMEs	4	0.14	0.56	Productive business opportunities
	Development of digital technology and social media	3	0.13	0.39	Supporting product marketing
	High demand for halal and local products	3	0.12	0.36	Potential market
	Opportunities for partnership with Islamic financial institutions	3	0.11	0.33	Access to microfinance
Total Opportunity			0.65	2.25	
Threat	Increasingly fierce business	2	0.1	0.2	Many MSME
	Economic instability and inflation	2	0.09	0.18	Declining purchasing power
	Rapid technological change	2	0.08	0.16	Risk of falling behind digitally
	Dependence on external assistance	1	0.08	0.08	Weak economic independence
Total Threat			0.35	0.62	
Total EFAS Score			1	2.86	

Table 2 shows the EFAS assessment of external factors affecting women's empowerment in Muslimat NU Kota Bandung. Opportunities carry a total weight of 0.65 and a score of 2.25, highlighting strong support from government policies, the growing creative economy, digital technology, halal product demand, and Islamic financial partnerships. In contrast, threats have a total weight of 0.35 and a score of 0.62, indicating challenges from intense competition, economic instability, rapid technological change, and reliance on external assistance. The overall EFAS score of 2.86 suggests that external conditions are generally favorable for advancing women's empowerment initiatives.

Muslimat Nahdlatul Ulama Bandung City has various external opportunities that can be utilized in women's empowerment efforts to strengthen family economic resilience. One important opportunity comes from local government policies and programs that pay special attention to the development of women's MSMEs. Various forms of support, such as skills training, business assistance, and access to capital assistance, have the potential to increase the economic capacity of members and encourage sustainable family independence.

Regional policies that support training, mentoring, and access to capital for women MSMEs are in line with the empowerment model studied by Tahir and Raharja (2021), where government programs such as online mentoring and access to BPS data increase the capacity of knowledge-based businesses, such as home-based batik. This alignment is strong because both emphasize the potential for family economic independence through micro-scale initiatives, although a misalignment emerges in Purnomo's emphasis on data-driven innovation, which is not yet fully reflected in the Bandung context. This could be an additional recommendation for Muslimat NU to integrate BPS data into their programs. Additionally, Priyono and Latifah's (2023) post-pandemic study, shows alignment with the growth of women-owned MSMEs (47.32% of national entrepreneurs), where government support aids recovery through e-commerce, strengthening urban opportunities in Bandung for productive household-based businesses. There is no significant misalignment, but Priyono adds a dimension of post-crisis resilience, which can be linked to family economic resilience amid fluctuations.

In addition to policy support, the rapid growth of the MSME and creative economy sectors in urban areas, particularly in the city of Bandung, has opened up vast opportunities for women to develop productive home-based businesses. This situation is in line with the characteristics of most Muslimat NU members who operate on a micro and small business scale, so that these opportunities can be optimally utilized in accordance with their capabilities and resources.

Another opportunity is demonstrated by the development of digital technology and the increasingly massive use of social media. This technology can be used as an effective marketing tool to expand market reach, increase product competitiveness, and accelerate the growth of family businesses. With the right use of technology, women entrepreneurs can reach a wider range of consumers without having to rely on conventional marketing methods. The development of technology for effective marketing and market expansion is in line with the recommendations of the T20 Indonesia Policy Brief (Paloan et al., 2024), which encourages digital capacity building for WSMEs (Women-owned SMEs) to increase GDP by up to \$28 trillion globally, including in Indonesia through e-commerce and data analytics. This alignment is evident in the potential of Muslimat NU women to reach a wide range of consumers without conventional methods, although there is a misalignment in gender disparity in internet penetration (45% women vs. 51% men), which requires more intensive assistance in Bandung to avoid gaps. This complements the original opportunity with a digital inclusion perspective.

In addition, the increasing public interest in halal and local products is an opportunity that is relevant to the religious values embraced by Muslimat NU. Business products that prioritize the principles of halal and local wisdom have the potential to be more widely accepted by the community. The opportunity to establish partnerships with Islamic financial institutions is also an important supporting factor, particularly in providing access to microfinance that is in line with Islamic principles and the needs of members. This opportunity is very much in line with the model proposed by Afdawaiza et al. (2025) for Muslim women-owned halal MSMEs, where support from Islamic financial institutions and the government is mediated by internal capabilities for better business performance. This positive correlation reinforces the religious values of NU, with the potential of the global halal market, although a slight misalignment lies in Susilo's focus on financial risk tolerance, which has not been explored in the original discussion. This could be added as a strategy for access to Sharia microfinance. Additionally, Wulandari and Soimah's research (2025) on the Muslimat NU program nationally supports alignment through the integration of *AhluSunnah Wal Jama'ah* values in microenterprises, expanding local Bandung opportunities to a broader organizational context. A general study on the contribution of Muslimat NU (2020s) is also consistent, emphasizing training

programs that are in line with local wisdom. There is no major inconsistency, but this adds an organizational dimension to the partnership (Mumfarida, 2024).

Behind these opportunities, Muslimat NU Kota Bandung also faces a number of challenges from the external environment. One of the main threats is increasing competition in the MSME sector, especially in urban areas with a high density of businesses. This situation requires women entrepreneurs to continue to innovate, improve product quality, and develop more creative marketing strategies in order to compete and survive. The threat of intense competition in urban areas is in line with the findings of Tahir and Raharja (2024), which highlight capital and market limitations as obstacles, requiring innovation and creative strategies similar to the need for Muslimat NU to improve product quality. This alignment is reinforced by Priyono and Latifah (2023), who note that post-pandemic fluctuations, such as a 27% decline in productivity due to family responsibilities, impacted purchasing power and the sustainability of micro-enterprises, directly affecting the sensitivity of family businesses in Bandung; they also highlight debt vulnerability, which could represent an additional threat to anticipate.

Economic instability and fluctuations in the prices of basic necessities pose a significant threat to the sustainability of family micro-enterprises, as observed by Wulandari and Soimah (2024) and Mumfarida (2024), highlighting that reliance on external resources can limit long-term independence despite mitigation programs. Rapid technological changes further challenge members with limited digital literacy, risking competitiveness without adequate capacity building and mentoring, as noted by Paloan et al. (2024). Additionally, dependence on external assistance, if not properly managed, can hinder the development of economic self-reliance. These threats underscore the importance of effective aid management, inclusive training, and support for technology-related costs, in line with Tahir and Raharja (2021) and Afdawaiza et al. (2025), while emerging risks such as cyber threats and AI bias remain areas for further attention.

4.3. Internal and External Quadrant Matrix (IE): SWOT Matrix Analysis

The formulation of alternative strategies for women's empowerment to improve family economic resilience through the Muslimat NU organization (case study of Muslimat NU in Bandung City) was carried out using the IFAS and EFAS matrices. This model combines internal factors (strengths and weaknesses) with external factors (opportunities and threats), which consist of: 1) The combination of strengths and opportunities (S-O); 2) The combination of weaknesses and opportunities (W-O); 3) The combination of strengths and threats (S-T); 4) The combination of weaknesses and threats (W-T).

Table 3. SWOT Analysis of Women's Empowerment & Improving Family Economy

EFAS / IFAS	Strengths (S)		Weaknesses (W)	
	S-O Strategy		W-O Strategy	
Opportunities (O)	Optimizing	Organizational	Digitalization of Data Collection and Marketing: Create an app-based database system for members and MSME products to facilitate monitoring and promotion.	
	Networks for Collaboration: Utilize the extensive structure of Muslimat NU to establish cooperation with the government, labor agencies, and digital marketplaces.			
	Strengthening	Market-Based	Digital Literacy Training: Provide technology training for members so they can utilize online platforms.	
	Training Programs: Develop training in sewing, baking, and entrepreneurial skills in line with creative economy trends.			
	Branding of Muslimat NU MSME Products: Leverage a solid member		Partnerships for Capital and	Facilities: Partner with

EFAS / IFAS	Strengths (S)	Weaknesses (W)
	S-O Strategy	W-O Strategy
	base to build local product brands through social media and e-commerce.	cooperatives, Islamic banks, and CSR programs to overcome limitations in funding and facilities.
Challenges (Threats/ T)	S-T Strategy	W-T Strategy
	Strengthening Organizational Identity: Showcase religious values and sincerity as a distinguishing feature from other organizations to maintain member loyalty.	Cooperative-Based Financial Management: Form an internal cooperative to reduce dependence on external assistance.
	Product and Service Diversification: Develop creative products to remain competitive even when purchasing power declines.	Regeneration and Leadership Training Program: Prepare young cadres so that the organization does not fall behind in social and technological changes.
	Synergy with the Government and International Institutions: Strengthen cooperation with the government and institutions such as UNICEF to address aid dependency.	Regular Monitoring and Evaluation: Evaluate programs to ensure more accurate data collection and adjust strategies according to economic conditions.

Table 3 presents the SWOT analysis of Muslimat NU’s strategies for women’s empowerment and family economic improvement, integrating internal strengths and weaknesses with external opportunities and threats. The S-O strategies leverage organizational strengths, such as extensive networks and a solid membership base, to optimize collaboration with government agencies, labor markets, and digital platforms, strengthen market-based training programs, and build recognizable MSME product brands. In contrast, W-O strategies focus on addressing internal limitations through digitalization of data collection, technology and digital literacy training, and partnerships with financial institutions to overcome funding and facility constraints. These approaches demonstrate how the organization can convert weaknesses into opportunities for sustainable program development.

The S-T and W-T strategies highlight how Muslimat NU can navigate external threats while maintaining internal resilience. Strengths are utilized to reinforce organizational identity, diversify products and services, and build synergies with government and international institutions to reduce dependency risks. Meanwhile, weaknesses are mitigated through cooperative-based financial management, regeneration and leadership programs, and regular monitoring and evaluation to adapt to economic fluctuations and technological changes. The analysis underscores a strategic alignment between internal capabilities and external conditions, providing a roadmap for long-term empowerment and economic sustainability.

5. Discussion

The evaluation of internal factors indicates that Muslimat NU Bandung has a strong internal condition to implement women’s empowerment strategies, particularly in enhancing family economic resilience. The total IFAS score of 3.13 shows that the organization’s internal strengths outweigh its weaknesses. Key strengths include the variety of training programs covering preaching, sewing, and entrepreneurship, which significantly improve members’ competence and capacity (Wulandari & Soimah, 2025). In addition, the extensive organizational network, ranging from central headquarters to branches and sub-branches, facilitates coordination, information dissemination, and business assistance, thus supporting

equitable opportunities for all members. Solidarity and unity among members, based on the principle of *lillāhita'ālā*, form strong social capital, while religious values and charismatic leadership maintain loyalty and commitment to empowerment programs (Parsons, 2013; Ritzer & Stepnisky, 2021). The diversification of family income sources further strengthens economic resilience by reducing dependence on a single income stream. Nevertheless, internal weaknesses such as limited resources, uneven member participation, difficulties in meeting basic needs, and weak financial management remain significant challenges (Dwijowijoto, 2008b). This underscores the need for additional strategies, including financial literacy training, strengthening member engagement, and intensive mentoring to ensure empowerment programs are more equitable and sustainable.

External factor evaluation reveals various opportunities, including government support for women-owned MSMEs, growth in the creative economy, development of digital technology and social media, high demand for halal and local products, and potential partnerships with Islamic financial institutions (Tahir & Raharja, 2021; Afdawaiza et al., 2025). These opportunities align with Muslimat NU's programs that emphasize home-based microbusinesses and the use of digital tools to expand markets (Paloan et al., 2024). However, external threats such as intense MSME competition, economic instability, rapid technological changes, and dependence on external assistance must be addressed through adaptive strategies, including product diversification, digital literacy training, and internal cooperatives to reduce reliance on external resources (Mumfarida, 2024).

SWOT analysis suggests that S-O strategies can leverage organizational networks, strengthen training programs aligned with the creative economy, build local product brands via social media and e-commerce, and foster partnerships with financial institutions and CSR programs. W-O strategies emphasize digitalization of member data, technology training, and partnerships to overcome funding and facility constraints. S-T strategies focus on strengthening organizational identity and diversifying products to remain competitive, while W-T strategies prioritize cooperative-based financial management, leadership regeneration, and routine monitoring and evaluation. Comparing these findings with previous studies, the results align with Tahir and Raharja (2021) and Priyono and Latifah (2023), highlighting that women's economic empowerment through MSMEs requires policy support, digital literacy, and strong social capital. Similarly, Afdawaiza et al. (2025) stress the importance of synergy between Islamic financial institutions, government, and internal capacities for successful halal home-based enterprises. This emphasizes that internal and external strategies must be harmonized to foster family economic independence.

The implications are that Muslimat NU should strengthen training and digital literacy programs, establish internal financial mechanisms such as cooperatives, and capitalize on opportunities in halal and creative economy markets. These approaches not only enhance family economic resilience but also empower women as agents of social change, contributing to community welfare sustainably. With effective internal-external synergy, Muslimat NU can serve as a model for women's empowerment in the context of family economy and social development in Indonesia.

6. Conclusion

The empowerment strategy of Muslimat NU demonstrates that integrating religious values, social solidarity, and community cohesion effectively strengthens family economic resilience in a holistic and sustainable manner. The model highlights that economic development is not solely dependent on material resources, but also on reinforcing social and spiritual dimensions, providing a valuable reference for government programs and other organizations seeking to enhance household-level economic stability. Optimal impact requires synergy between

family-level financial management and macro-level policy support, including expanded access to capital, strengthening the MSME ecosystem, and community-based empowerment initiatives.

Sustainability of empowerment outcomes relies on continuous assistance and strategic collaboration among multiple stakeholders. Establishing a dedicated coordination body can serve as a platform for capacity building, integrated program management, and monitoring, ensuring long-term economic independence for families. However, this study is limited by its qualitative design and reliance on interviews with a select group of Muslimat NU leaders, which may not fully capture the experiences of all members or generalize to other regions. Future research is recommended to incorporate broader samples, evaluate the effectiveness of digital and data-based interventions, examine long-term socio-economic impacts, and explore scalable models for other regions. Despite these limitations, the study provides actionable insights for enhancing family economic resilience and sustaining community-based empowerment initiatives.

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Acknowledgment

We gratefully acknowledge the contributions of individuals who supported the completion of this article.

Funding Information

This research did not receive any funding.

Conflict of Interest Statement

The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.



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